Essential Super

Lifestage 1950-54 option



Use this dashboard to compare the Essential Super Lifestage 1950–54 option with other MySuper products.

MvSuper Dashboard 27 November 2023

Return target	Return target 1 for 2023–2032 is CPI plus 1.0% per annum, after fees and taxes. Future returns cannot be guaranteed. This is the target return that this product aims at delivering.											
Return	The average return from 1 July 2013 to 30 June 2023 was 4.19% pa. Past performance is not a reliable indicator of future performance.											
Comparison between return target and return	12% 10% 8% 6% 4% 2% 0% -2% -4% -6%	10.12% Past 1 Target Averaged 2014	6.03% year return: average ret ge return sir 2015		4.72% 13 2017	4.74% 2018 of future	5.46% 2019	-1.24% 2020 ance.	9.34%	-6.41% 2022	6.72%	
Level of investment risk ²	Risk label Medium to High				Estimated number of negative annual returns over any 20-year perio 3 to less than 4							
Statement of fees and other costs ³	\$400.00 per year											
	Fees and other costs for a member with a \$50,000 balance throughout the year.											

1 Return target based on BlackRock Investment Institute's Capital Market Assumptions over the 10-year time horizon. Growth in CPI of 3% p.a. is assumed based on the upper band of the Reserve Bank of Australia (RBA) target.

2 Level of investment risk

The level of investment risk is the Trustee's estimate of the risk of negative investment returns over a 20-year period. It is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than what a member requires to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should ensure you are comfortable with the risk and potential losses associated with your investment options. The risk measures are calculated in line with the guidelines in the Financial Services Council (FSC) Guidance on Standard Risk Measure Guidance Paper for Trustees' dated July 2011. This rating is based on the asset allocation benchmark of the fund at the date of the dashboard and does not take into account future movements of this benchmark.

3 Statement of fees and costs

This amount includes investment fees and costs, administration fees and costs and transaction costs, but excludes buy-sell spreads, activity fees, insurance fees and costs.

Prospective financial information

The above prospective financial information is:

- a) predictive in character,
- b) may be affected by inaccurate assumptions or by known or unknown risks and uncertainties, and
- c) may differ materially from results ultimately achieved.

Further information

For further information about the Lifestage option and the fees and costs payable, you should click here to download the current Product Disclosure Statement.

Essential Super is distributed by Commonwealth Bank of Australia.



Important information: Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 124, AFSL 234945 (the Bank). Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. The Bank holds an interest in CFS through its significant minority interest in HoldCo.

This information is issued by AIL and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at <a href="creative-creativ

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. The insurance cover is provided under policies issued to the Trustee. 29550/FS7934/1223_54